



1 UNITED STATES BANKRUPTCY COURT
2 DISTRICT OF NEW JERSEY

3 Raymond & Raymond
4 Attorneys at Law
5 7 Glenwood Avenue, 4TH Floor
6 East Orange, New Jersey 07017
7 Telephone: (973) 675-5622
8 Telefax: (408) 519-6711
Email: herbertraymond@gmail.com
Herbert B. Raymond, Esq.
Jeffrey M. Raymond, Esq.
Kevin DeLyon, Esq.
Attorneys for the Debtor(s)

Order Filed on October 11, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

NANA OPOKU-WARE, DEBTOR(S)

Case No.: 19-25519 JKS

Adv. No.:

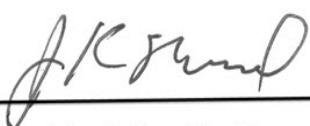
Hearing Date: 8/22/2024 @ 10:00 A.M.

Judge: John K. Sherwood, U.S.B.J.

13
14 AMENDED ORDER RELATING TO U.S.
BANK, NA'S DEFAULT CERTIFICATION

15 U.S. Bank, NA ('US Bank'), by and through its counsel, Romano, Garubo & Argentieri,
16 Emmanuel J. Argentieri, Esq., Appearing, having filed a Default Certification, seeking relief
17 from the automatic stay, pursuant to a previously entered order, asserting Debtor missed
18 payments, regarding the mortgage it holds relating to real property, located at 123-125 Division
19 Street, Elizabeth, New Jersey, and the Debtor, having filed an Objection to the relief requested by
20 US Bank and the Parties having resolved the issues raised in the default request, and/or for good
21 cause having been shown, the relief set forth on the following pages, two (2) through three (3), is
22 hereby **ORDERED**.

23
24
25 DATED: October 11, 2024


Honorable John K. Sherwood
United States Bankruptcy Court

1 Page 2
2 Debtor: Nana Opoku-Ware, Debtor(s)
3 Case no.: 19-25519 JKS
4 Caption of order: Amended Order Relating to US Bank's Default
5 Certification

6 1. The Debtor must sell, non-residential real property,
7 located at 30 Clinton Place, Newark, New Jersey 07108 ('Newark
8 Property'), not the subject of US Bank's mortgage¹, within a
9 period of ninety (90) days of entry order originally entered
10 order on this application (The order was entered on September 5,
11 2024, as docket entry one hundred and sixty [160], hence the sale
12 and payoff, must be consummated within, within ninety days of
13 entry of this order)

14 2. The Newark real property sale, must pay all post petition
15 arrearages, due to US Bank, as to the Debtor's residential
16 property, that is 123-125 Division Street, Elizabeth, New Jersey
17 (which is the property subject to US Bank's Mortgage), through
18 the August 2024 payment, as well as US Bank's attorney fees and
19 costs, in the amount of \$350, associated with the default
20 certification request

21 3. If the Debtor fails to sell the Newark property and repay
22 the mortgage arrears and attorneys fees and costs due to US Bank,
23 regarding the Elizabeth residential property, then US Bank, may
24 file a default certification with the Court, asserting the
25 failure to comply with this order, seeking entry of an order
26 vacating the stay in its favor

27 1This is non-residential real property, owned by the Debtor,
28 that, in an earlier Debtor filed plan, the Debtor called for the
surrender, but post-plan confirmation, the property's value, due to
positive market conditions, has materially increased.

1 Page 3

2 Debtor: Nana Opoku-Ware, Debtor(s)

3 Case no.: 19-25519 JKS

4 Caption of order: Amended Order Relating to US Bank's Default

5 Certification

6

7 4. Starting September 1, 2024 and each month thereafter,
8 consistent with the note and mortgage, the Debtor must pay the
9 regular post-petition mortgage payments to US Bank

10 5. In the event the Debtor fails to make any regular ongoing
11 mortgage payment, more than 15 days, after the due date, US Bank
12 may submit a default certification and order, providing for
13 relief from the automatic stay as to the Elizabeth property
14 subject to its mortgage

15

16

17

18

19

20

21

22

23

24

25

26

27

28

In re:
Nana Opoku-Ware
Debtor

Case No. 19-25519-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Oct 11, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID	Recipient Name and Address
db	+ Nana Opoku-Ware, 123-125 Division Street, Elizabeth, NJ 07201-2844

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2024 at the address(es) listed below:

Name	Email Address
Benjamin A. Stanziale, Jr.	on behalf of Debtor Nana Opoku-Ware ben@stanzialelaw.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank NA as Legal Title Trustee for Truman 2016 SC Title Trust bk@rgalegal.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank National Association As Legal Title Trustee for Truman 2016 SC6 Title Trust c/o Rushmore Loan Management Services LLC bk@rgalegal.com
Herbert B. Raymond	on behalf of Debtor Nana Opoku-Ware herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Recd: Oct 11, 2024

Form ID: pdf903

Total Noticed: 1

Kimberly A. Wilson

on behalf of Creditor Wilmington Savings Fund Society FSB kimwilson@raslg.com

Kimberly A. Wilson

on behalf of Creditor U.S. Bank Trust National Association kimwilson@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust as serviced by Fay Servicing mlicker@hinshawlaw.com

Phillip Andrew Raymond

on behalf of Creditor Fay Servicing LLC, as servicer for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust philip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Shauna M Deluca

on behalf of Creditor MTGLQ INVESTORS LP sdeluca@hasbanilight.com, hllawpc@gmail.com

Shauna M Deluca

on behalf of Creditor MTGLQ Investors LP sdeluca@hasbanilight.com, hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor MTGLQ INVESTORS LP smncina@raslg.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15